



# **STIC Search Report**

**EIC 3600**

**STIC Database Tracking Number: 200201**

**TO: James Zurita**  
**Location: Knox 5A19**  
**Art Unit : 3625**  
**September 8, 2006**  
**Case Serial Number: 09/613615**

**From: Caryn Wesner-Early**  
**Location: EIC 3600**  
**Knox 4B68**  
**Phone: 2-3543**

**Caryn.Wesner-Early@uspto.gov**

## **Search Notes**

If a modification or re-focus of this search is needed, please let me know.

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EIC 3600, US Patent & Trademark Office  
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Griffin, Etelka

91

200 201

From: JAMES ZURITA [james.zurita@uspto.gov]  
Sent: Wednesday, August 30, 2006 1:53 PM  
To: STIC-EIC3600  
Subject: Database Search Request, Serial Number: 09/613615

Requester:

JAMES ZURITA (P/3625)

Art Unit:

TC 3600 - GROUP ART UNIT 3625

Employee Number:

78521

Office Location:

KNX 05A19

Phone Number:

(571)272-6766

Mailbox Number:

KNX 5A19

705/44

g 06f-817?  
g 06g-840?

Case serial number:

09/613615

Class / Subclass(es):

all, bsn method required db's

Earliest Priority Filing Date:

july 11, 2000

Format preferred for results:

Paper

Search Topic Information:

91. A computer implemented method for providing a money transfer service between first party and a second party through a payment enabler system, comprising the steps of maintaining at the payment enabler system a database of registered users that have registered with the payment enabler system, the database comprising a plurality of records that include an email address and other account information including a default payment method and a default money receiving method;

maintaining at the payment enabler system an address book database for storing address book records comprising names associated with second parties with whom a first party may initiate a money transfer, each address book record including a name and an associated email address;

in response to selection by a first party of an address book entry of a particular second party for purposes of initiating a money transfer with the selected second party, retrieving the email address associated with the selected second party from the first party's associated address book records in the address book DB;

accessing the registered users database and determining whether the retrieved email address associated with the selected particular second party has a record in the registered users DB;

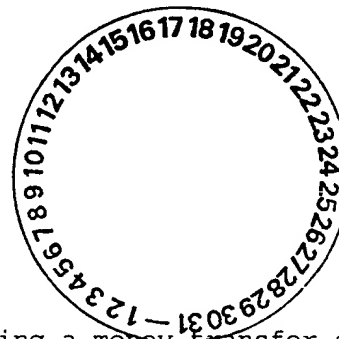
in response to a determination that the second party has no entry in the registered users DB, sending the second party a registration invitation email utilizing the retrieved email address to notify the second party that a transaction is pending and instructing the second party to register with the payment enabler system by accessing the payment enabler system;

in response to accessing of the payment enabler system by the second party after the registration invitation email, conducting a user registration process comprising steps including

receiving registration information comprising an email address of the registering user, identification information, and a default money transfer method;

in response to receiving registration information from a registering user, creating a database record in the registered users database including the registration information; and

completing the transaction between the first party and the second party by the payment enabler transferring money between the first party and the second party utilizing a determined money transfer method.





# STIC Search Results Feedback Form

## EIC 3600

Questions about the scope or the results of the search? Contact *the EIC searcher or contact:*

Karen Lehman, EIC 3600 Team Leader  
(571) 272-3496 Knox 4B68

## Voluntary Results Feedback Form

- I am an examiner in Workgroup:  Example: 3620 (optional)
- Relevant prior art **found**, search results used as follows:
- ☐ 102 rejection
  - ☐ 103 rejection
  - ☐ Cited as being of interest.
  - ☐ Helped examiner better understand the invention.
  - ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature  
(journal articles, conference proceedings, new product announcements etc.)

- Relevant prior art **not found**:
- ☐ Results verified the lack of relevant prior art (helped determine patentability).
  - ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600 Knox 4B68



? show files;ds  
File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)  
(c) 2006 JPO & JAPIO  
File 348:EUROPEAN PATENTS 1978-2006/ 200636  
(c) 2006 European Patent Office  
File 349:PCT FULLTEXT 1979-2006/UB=20060831UT=20060824  
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File 350:Derwent WPIX 1963-2006/UD=200656  
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(c) 2006 The New York Times  
File 256:TecInfoSource 82-2006/Dec  
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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group  
File 139:EconLit 1969-2006/Aug  
(c) 2006 American Economic Association  
File 9:Business & Industry(R) Jul/1994-2006/Sep 06  
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File 476:Financial Times Fulltext 1982-2006/Sep 07  
(c) 2006 Financial Times Ltd  
File 610:Business Wire 1999-2006/Sep 07  
(c) 2006 Business Wire.  
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(c) 2006 PR Newswire Association Inc  
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(c) 2006 The Gale Group  
File 624:McGraw-Hill Publications 1985-2006/Sep 07  
(c) 2006 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2006/Sep 06  
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File 636:Gale Group Newsletter DB(TM) 1987-2006/Sep 06  
(c) 2006 The Gale Group  
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(c) 1999 Business Wire  
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(c) 1999 PR Newswire Association Inc  
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File 56:Computer and Information Systems Abstracts 1966-2006/Aug  
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File 75:TGG Management Contents(R) 86-2006/Aug W4  
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Set	Items	Description
S1	9	AU='NEOFYTIDES C L':AU='NEOFYTIDES, CHERYL, L.'
S2	5	IV='NEOFYTIDES C L':IV='NEOFYTIDES, CHERYL, L.'
S3	13	AU='BAIG A':AU='BAIG A A'
S4	13	AU='BAIG AAMER ALI':AU='BAIG ALI'
S5	41	AU='BAIG, A':AU='BAIG, A. A.'
S6	1	AU='BAIG, A.A.'
S7	9	AU='BAIG, AAMER':AU='BAIG, AAMER, ALI'
S8	1	AU='BAIG, ALI'
S9	6	IV='BAIG A':IV='BAIG A A'
S10	7	IV='BAIG AAMER ALI':IV='BAIG ALI'
S11	7	IV='BAIG, AAMER ALI':IV='BAIG, ALI'
S12	8	AU=(BAIG(2N) (AAMER OR AA) OR NEOFYTIDES(2N) (CHERYL OR CL)) OR BY=(BAIG(2N) (AAMER OR AA) OR NEOFYTIDES(2N) (CHERYL OR CL)) OR IV=(BAIG(2N) (AAMER OR AA) OR NEOFYTIDES(2N) (CHERYL OR CL))
S13	66	S1:S12
S14	19	S13 FROM 347,348,349,350,371
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S25	0	S22 AND S24
S26	6	BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES
S27	2	S22 AND S26

S28 1 RD (unique items)  
~~S29 S10 S21 OR S28~~

29/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01008570 \*\*Image available\*\*

**SUBSCRIPTION-BASED PAYMENT**

**PAIEMENT REPOSANT SUR UN ABONNEMENT**

Patent Applicant/Assignee:

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Legal Representative:

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Eighth Floor, Two Embarcadero Center,, San Francisco, CA 94111-3834, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200338551 A2-A3 20030508 (WO 0338551)  
Application: WO 2002US33885 20021022 (PCT/WO US02033885)  
Priority Application: US 200121292 20011029

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9761

Inventor(s):

... **NEOFYTIDES Cheryl** L...

... **BAIG Aamer** Ali

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the appended  
figures.

FIG. 1 is a block diagram of an embodiment of an online **money transfer**

user can put frequency and/or amount ...An electronic notification is sent to the user of the transfer when accepted by the **payment enabler** 170. The user can specify whether these notifications are sent or under which circumstances they...payee could include a payment notification. The payment notification would include a link to the **payment enabler** such that the payee could easily retrieve the money from the system. While the principles...

**29/3,K/3 (Item 3 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00871084 \*\*Image available\*\*

**WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT**

**PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE**

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 6200 South Quebec Street, Greenwood Village, CO 80111, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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**KARAS Peter M**, 115 Flower St., Lakewood, CO 80226, US, US (Residence), US (Nationality), (Designated only for: US)

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**YODER James R**, 1902 W. Henderson, Chicago, IL 60657, US, US (Residence), US (Nationality), (Designated only for: US)

**MILBERGER Susan M**, 7599 S. Willow Cir., Englewood, CO 80112, US, US (Residence), US (Nationality), (Designated only for: US)

**SHERRARD Jeff D**, 14634 W. Auburn Ct., Lakewood, CO 80228, US, US (Residence), US (Nationality), (Designated only for: US)

**DUNKER Amy M**, 1025 Purple Sage Loop, Castle Rock, CO 80138, US, US (Residence), US (Nationality), (Designated only for: US)

**MACFARLANE Jackie M**, 12318 Summit Ridge Rd., Parker, CO 80138, US, US (Residence), US (Nationality), (Designated only for: US)

**PLATTE Eric L**, 1507 Whitetail Dr., Castle Rock, CO 80104, US, US (Residence), US (Nationality), (Designated only for: US)

**ABRAHAMS Susan F**, 3734 Powers Ferry Rd., Atlanta, GA 30342, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200205195 A1 20020117 (WO 0205195)

Application: WO 2001US22179 20010711 (PCT/WO US0122179)

Priority Application: US 2000613615 20000711; US 2000256127 20001215

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG



(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 13924

Patent Applicant/Inventor:  
**BAIG Aamer Ali...**

...Designated only for: US)  
**NEOFYTIDES Cheryl L...**  
Main International Patent Class (v7): **G06F-017/60**  
Fulltext Availability:  
Detailed Description  
Claims

#### Detailed Description

... Thus, there is a need in the art for enabling individuals to use more convenient **money transfer** methods.

For individuals who participate in frequent money transfers to or from other individuals, managing...

...can request money from a payor.

Furthermore, a payor may desire to initiate a particular **money transfer** at a future time. This may be the case with a birthday gift of money...

...block diagram illustrating a log-in Web page for accessing an  
C>  
account with the **payment enabler** in accordance with an exemplary embodiment of the  
5 present invention;  
FIG. 3 is a...

...a flow chart illustrating steps for registration of an individual for an account with the **payment enabler** in accordance with an exemplary embodiment of the  
present invention;  
FIG. 6 is a flow...

...flow chart illustrating the steps by which a payor can provide transaction information to the **payment enabler** so that the **payment enabler** can process a "send money" command in accordance with an exemplary embodiment of the present...

...a - flow chart illustrating the steps for completion of a "send money" transaction by the **payment enabler** in accordance with an exemplary embodiment of the  
present invention;  
2  
FIG. 9 is a...

...flow chart illustrating the steps by which an individual can provide information used by the **payment enabler** to process a money request in accordance with an exemplary embodiment of the present invention over a computer network such as the Internet. The **payment enabler** allows a remote individual to register for an account through which the individual can make...

sending an e-mail to the e-mail address of the second individual in...

...of money from a second intermediary bank account to the second individual using a second **money transfer** method after receiving the authorization. from the second. individual for the receipt of the payment

...

...second individual a selection of a method for receiving the payment, and wherein the second **money transfer** method comprises the method for receiving the payment.

7 The computer-implementable method for providing...

...amount of money from the first individual to an intermediary bank account using a first **money transfer** method; and crediting a stored value account of the second individual with the amount of...of money from the first individual to a first intermediary bank account using a first **money transfer** method; and then transferring the amount of money from a second intermediary bank account to the second individual using a second **money transfer** method.

13 The computer-implementable method for providing the person-to-person payment service through the...

...money from the second individual to a first intermediary bank account using a first **money transfer** method; and transferring the amount of money from a second intermediary bank account to the first individual using a second **money transfer** method.

29

23 The computer-implementable method for providing the money request service through the...for enabling person-to-person payments over a wide area network, the system comprising:  
a **payment enabler** web site that receives input from a payor;  
a first stored value account associated with...

...transfer intermediary interface that transmits the credit from the second stored value account, wherein. the **payment enabler** web site organizes transfer of the credit between a first transfer intermediary, the second stored...

29/3,K/4 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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0013067813 - Drawing available  
WPI ACC NO: 2003-147794/200314  
Related WPI Acc No: 2002-164726; 2002-509176; 2002-528214; 2003-016297;  
2003-075353; 2003-147790; 2003-417980; 2003-569305; 2003-709462;  
2003-720524; 2003-830847; 2006-181922  
XRPX Acc No: N2003-116745  
**Online money transfer using Internet, involves receiving information containing e-mail addresses of recipients and credit amount from sender, and credit amount from sender's chosen handler, and transferring to recipients**  
Patent Assignee: FIRST DATA CORP (FIRS-N)  
Inventor: **BAIG A A** ; COWELL J E; GOLUB M F; KARAS P M; **NEOFYTIDES C L** ;

YODER J R

**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020152176	A1	20021017	US 2000613615	A	20000711	200314 B
			WO 2001US22179	A	20010711	
			US 200145633	A	20011026	

Priority Applications (no., kind, date): WO 2001US22179 A 20010711; US 2000613615 A 20000711; US 200145633 A 20011026

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020152176	A1	EN	25	11	C-I-P of application US 2000613615 C-I-P of application WO 2001US22179

**Online money transfer using Internet, involves receiving information containing e-mail addresses of recipients and credit amount from...**

Inventor: **BAIG A A** ...

... **NEOFYTIDES C L**

**Alerting Abstract** ...DESCRIPTION OF DRAWINGS - The figure shows a flowchart of **money transfer** process to number of payees.

**Class Codes**

International Classification (Main): **G06F-017/60**

**Original Publication Data by Authority**

Inventor name & address:

**Neofytides, Cheryl L** ...

... **Baig, Aamer Ali**

**29/3,K/7** (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0012939649 - Drawing available

WPI ACC NO: 2003-016297/200301

Related WPI Acc No: 2002-164726; 2002-509176; 2002-528214; 2003-075353; 2003-147790; 2003-147794; 2003-417980; 2003-569305; 2003-709462;

2003-720524; 2003-830847; 2006-181922

XRPX Acc No: N2003-012217

**Recurring transfer request processing method for online money transfer system, involves transferring specific amount to payee or receiving pay-out instructions including payor/payee identities and payment description**

Patent Assignee: ABRAHAMS S F (ABRA-I); BAIG A A (BAIG-I); COWELL J E (COWE-I); DUNKER A M (DUNK-I); FIRST DATA CORP (FIRS-N); GOLUB M F (GOLU-I); KARAS P M (KARA-I); MACFARLANE J M (MACF-I); MILBERGER S M (MILB-I); NEOFYTIDES C L (NEOF-I); PLATTE E L (PLAT-I); SHERRARD J D (SHER-I); YODER J R (YODE-I)

Inventor: ABRAHAMS S F; **BAIG A A**; COWELL J E; DUNKER A M; GOLUB M F; KARAS P M; MACFARLANE J M; MILBERGER S M; **NEOFYTIDES C L**; PLATTE E L; SHERRARD J D; YODER J R

**Patent Family** (4 patents, 99 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20020111908	A1	20020815	US 2000613615	A	20000711	200301 B
			WO 2001US22179	A	20010711	
			US 200121292	A	20011029	
WO 2003038551	A2	20030508	WO 2002US33885	A	20021022	200331 E
AU 2002353859	A1	20030512	AU 2002353859	A	20021022	200464 E
AU 2002353859	A8	20051027	AU 2002353859	A	20021022	200624 E

Priority Applications (no., kind, date): WO 2001US22179 A 20010711; US 2000613615 A 20000711; US 200121292 A 20011029

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020111908	A1	EN	25	11	C-I-P of application US 2000613615 C-I-P of application WO 2001US22179
WO 2003038551	A2	EN			

National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Regional Designated States, Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

AU 2002353859	A1	EN		Based on OPI patent	WO 2003038551
AU 2002353859	A8	EN		Based on OPI patent	WO 2003038551

**Recurring transfer request processing method for online money transfer system, involves transferring specific amount to payee or receiving pay-out instructions including payor/payee...**

...Inventor: BAIG A A ...

... NEOFYTIDES C L

**Alerting Abstract** ...USE - For processing recurring transfer request in online money transfer system...

...sent to the payee along with a payment notification, which includes a link to the **payment enabler**, such that the payee can easily retrieve the money from the system...

...DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the online money transfer system...

#### Class Codes

...International Classification (Main): G06F-017/60

#### Original Publication Data by Authority

Inventor name & address:

... NEOFYTIDES C L ...

... BAIG A A ...

... BAIG A A ...

... NEOFYTIDES C L ...

... Neofytides, Cheryl L ...

... Baig, Aamer Ali ...

... NEOFYTIDES, Cheryl, L ...

... BAIG, Aamer, Ali

29/3,K/9 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0011225433 - Drawing available

WPI ACC NO: 2002-164726/200221

Related WPI Acc No: 2002-509176; 2002-528214; 2003-016297; 2003-075353;

2003-147790; 2003-147794; 2003-417980; 2003-569305; 2003-709462;

2003-720524; 2003-830847; 2006-181922

XRPX Acc No: N2002-125697

**Computer-implementable method for providing a person-to-person payment service through computer server of computer network by finding whether e-mail address of second individual is present in database of e-mail addresses**

Patent Assignee: ABRAHAMS S F (ABRA-I); BAIG A A (BAIG-I); COWELL J E (COWE-I); DUNKER A M (DUNK-I); FIRST DATA CORP (FIRS-N); GOLUB M F (GOLU-I); KARAS P M (KARA-I); MACFARLANE J M (MACF-I); MILBERGER S M (MILB-I); NEOFYTIDES C L (NEOF-I); PLATTE E L (PLAT-I); SHERRARD J D (SHER-I); YODER J R (YODE-I)

Inventor: ABRAHAMS S F; **BAIG A A**; COWELL J E; DUNKER A M; GOLUB M F; KARAS P M; MACFARLANE J M; MILBERGER S M; **NEOFYTIDES C L**; PLATTE E L; SHERRARD J D; YODER J R

**Patent Family** (5 patents, 95 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2002005195	A1	20020117	WO 2001US22179	A	20010711	200221 B
AU 200176914	A	20020121	AU 200176914	A	20010711	200234 E
US 20020138363	A1	20020926	US 2000256127	P	20001215	200265 E
			US 2000737912	A	20001215	
			US 200110068	A	20011206	
EP 1312012	A1	20030521	EP 2001954687	A	20010711	200334 E
			WO 2001US22179	A	20010711	
US 20040059672	A1	20040325	WO 2001US22179	A	20010711	200422 E
			US 2003332724	A	20030912	

Priority Applications (no., kind, date): US 2003332724 A 20030912; US 200110068 A 20011206; US 2000737912 A 20001215; US 2000613615 A 20000711; US 2000256127 P 20001215

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2002005195	A1	EN	50	10	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200176914	A	EN	Based on OPI patent	WO 2002005195
US 20020138363	A1	EN	Related to Provisional	US 2000256127
			C-I-P of application	US 2000737912
EP 1312012	A1	EN	PCT Application	WO 2001US22179

Based on OPI patent WO 2002005195  
Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR  
IE IT LI LT LU LV MC MK NL PT RO SE SI TR  
US 20040059672 A1 EN PCT Application WO 2001US22179

...Inventor: BAIG A A ...

... NEOFYTIDES C L

**Class Codes**

International Classification (Main): G06F-017/60

**Original Publication Data by Authority**

Inventor name & address:

BAIG, Aamer, Ali ...

... NEOFYTIDES, Cheryl, L ...

... Baig, Aamer Ali ...

... Baig, Aamer Ali ...

... Neofytides, Cheryl L ...

... BAIG, Aamer, Ali ...

... NEOFYTIDES, Cheryl, L

**29/AA,AN,AZ,TI/1 (Item 1 from file: 349)**  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

01008570

**SUBSCRIPTION-BASED PAYMENT**

**PAIEMENT REPOSANT SUR UN ABONNEMENT**

Application: WO 2002US33885 20021022 (PCT/WO US02033885)

**29/AA,AN,AZ,TI/2 (Item 2 from file: 349)**  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00914720

**ELECTRONIC GIFT GREETING**

**ELECTRONIC GIFT GREETING**

Application: WO 2001US48630 20011206 (PCT/WO US0148630)

**29/AA,AN,AZ,TI/3 (Item 3 from file: 349)**  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00871084

**WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT**

**PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE**

Application: WO 2001US22179 20010711 (PCT/WO US0122179)

**29/AA,AN,AZ,TI/4 (Item 1 from file: 350)**  
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0013067813

WPI ACC NO: 2003-147794/

**Online money transfer using Internet, involves receiving information containing e-mail addresses of recipients and credit amount from sender, and credit amount from sender's chosen handler, and transferring to recipients**

**Original Titles:**

Automated group payment

Local Applications (No Type Date): US 2000613615 A 20000711; WO

2001US22179 A 20010711; US 200145633 A 20011026

Priority Applications (no., kind, date): WO 2001US22179 A 20010711; US

2000613615 A 20000711; US 200145633 A 20011026

**29/AA,AN,AZ,TI/5 (Item 2 from file: 350)**  
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0013067809

WPI ACC NO: 2003-147790/

**Credit transferring method involves determining money handler chosen by user for automated transfer, direction and amount of transfer with respect to stored value fund**

**Original Titles:**

Automated transfer with stored value fund

Local Applications (No Type Date): US 2000613615 A 20000711; WO

2001US22179 A 20010711; US 200146654 A 20011026

Priority Applications (no., kind, date): WO 2001US22179 A 20010711; US

2000613615 A 20000711; US 200146654 A 20011026

**29/AA,AN,AZ,TI/6 (Item 3 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0012997399

WPI ACC NO: 2003-075353/

**Credit amount transfer method in online money transfer system, involves determining handler for preparing money order according to pay-out instruction**

**Original Titles:**

Money order debit from stored value fund

Local Applications (No Type Date): US 1999476384 A 19991230; US

2000613615 A 20000711; WO 2001US22179 A 20010711; US 200145632 A 20011026

Priority Applications (no., kind, date): WO 2001US22179 A 20010711; US

2000613615 A 20000711; US 1999476384 A 19991230; US 200145632 A 20011026

**29/AA,AN,AZ,TI/7 (Item 4 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0012939649

WPI ACC NO: 2003-016297/

**Recurring transfer request processing method for online money transfer system, involves transferring specific amount to payee or receiving pay-out instructions including payor/payee identities and payment description**

**Original Titles:**

SUBSCRIPTION-BASED PAYMENT

Subscription-based payment

SUBSCRIPTION-BASED PAYMENT

PAIEMENT REPOSANT SUR UN ABONNEMENT

Local Applications (No Type Date): US 2000613615 A 20000711; WO

2001US22179 A 20010711; US 200121292 A 20011029; WO 2002US33885 A

20021022; AU 2002353859 A 20021022; AU 2002353859 A 20021022

Priority Applications (no., kind, date): WO 2001US22179 A 20010711; US

2000613615 A 20000711; US 200121292 A 20011029

**29/AA,AN,AZ,TI/8 (Item 5 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0012677857

WPI ACC NO: 2002-528214/

**Computer-based method for creating electronic greeting cards enclosing an electronic gift, creates a code indicative of a purchased electronic gift and embeds it in the greeting card for redemption by the receiver**

**Original Titles:**

Electronic gift greeting

ELEKTRONISCHE GESCHENKGRUSSE

ELECTRONIC GIFT GREETING

FELICITATIONS ELECTRONIQUES AVEC CADEAU



ELECTRONIC GIFT GREETING

FELICITATIONS ELECTRONIQUES AVEC CADEAU

Local Applications (No Type Date): WO 2001US48630 A 20011206; AU  
200229071 A 20011206; EP 2001990208 A 20011206; WO 2001US48630 A  
20011206; AU 2002229071 A 20011206  
Priority Applications (no., kind, date): US 2000737912 A 20001215; US  
2000256127 P 20001215

**29/AA,AN,AZ,TI/9 (Item 6 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0011225433

WPI ACC NO: 2002-164726/

**Computer-implementable method for providing a person-to-person payment service through computer server of computer network by finding whether e-mail address of second individual is present in database of e-mail addresses**

**Original Titles:**

ZAHLUNG VON PERSON ZU PERSON IN EINEM GROSSFLACHIGEN NETZWERK

WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT

PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE

Electronic gift greeting

Wide area network person-to-person payment

WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT

PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE

Local Applications (No Type Date): WO 2001US22179 A 20010711; AU  
200176914 A 20010711; US 2000256127 P 20001215; US 2000737912 A  
20001215; US 200110068 A 20011206; EP 2001954687 A 20010711; WO  
2001US22179 A 20010711; WO 2001US22179 A 20010711; US 2003332724 A  
20030912

Priority Applications (no., kind, date): US 2003332724 A 20030912; US  
200110068 A 20011206; US 2000737912 A 20001215; US 2000613615 A  
20000711; US 2000256127 P 20001215

**29/AA,AN,AZ,TI/10 (Item 1 from file: 2)**

DIALOG(R)File 2:(c) 2006 Institution of Electrical Engineers. All rts. reserv.

09704429

**Title: A parallelized file-transfer-protocol for on-board IP networks**

? show files;ds  
 File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)  
     (c) 2006 JPO & JAPIO  
 File 350:Derwent WPIX 1963-2006/UD=200656  
     (c) 2006 The Thomson Corporation  
 File 371:French Patents 1961-2002/BOPI 200209  
     (c) 2002 INPI. All rts. reserv.  
 File 344:Chinese Patents Abs Jan 1985-2006/Jan  
     (c) 2006 European Patent Office

Set	Items	Description
S1	602	MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOINT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -C2IT OR EMONEYMAIL OR XCOM
S2	992605	USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)() "FROM"
S3	21700	(ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAMILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES) (3N) - (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S4	3440839	SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETE-RMIN? OR WHETHER
S5	481398	RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6	813096	NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7	1042534	REGISTER??? OR SIGNUP OR SIGNON OR SIGN???() (UP OR ON) OR -SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR EN-ROLL???
S8	2098	S2(5N)S3
S9	31002	(USER OR USERS OR MEMBER OR MEMBERS) (2N)REGISTRY OR (REGIS-TERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAUL-T OR DEFAULTS OR (PAYMENT OR RECEIVING)()METHOD? ?) (3N) (DATA-BASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10	35	(S4(7N)S5) (10N)S9
S11	543	S5(5N)S6(5N)S7
S12	0	S1(S)S8(S)S10(S)S11
S13	0	S1 AND S8 AND S10 AND S11
S14	0	S8 AND S10 AND S11
S15	0	S1 AND S8 AND S10
S16	5	S8 AND S10
S17	0	S1 AND S3 AND S10
S18	124	S4(15N)S5(15N)S9
S19	0	S1 AND S3 AND S18
S20	2	S1 AND S3 AND S9
S21	7	S16 OR S20
S22	7	IDPAT (sorted in duplicate/non-duplicate order)
S23	7	IDPAT (primary/non-duplicate records only)

23/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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0015267183 - Drawing available

WPI ACC NO: 2005-617282/200563

XRPX Acc No: N2005-506675

**Data transmission system, has LDAP server with database in which recipient information is registered, where extracted recipient addresses are registered in database when user instructs registration of extracted data**

Patent Assignee: KONICA MINOLTA BUSINESS TECHNOLOGIES KK (KONS)

Inventor: IWASE R; KURUMASA Y; MOTOSUGI T; OHHATA A; OKADA T

**Patent Family** (2 patents, 2 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20050192945	A1	20050901	US 2004951874	A	20040929	200563 B
JP 2005250571	A	20050915	JP 200456405	A	20040301	200563 E

Priority Applications (no., kind, date): JP 200456405 A 20040301

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20050192945	A1	EN	18	9		
JP 2005250571	A	JA	15			

**...system, has LDAP server with database in which recipient information is registered, where extracted recipient addresses are registered in database when user instructs registration of extracted data**

...NOVELTY - The system has a LDAP server (103) with a recipient database (170) in which **recipient** information is registered. A user enters **search** parameter values, accesses the server, and instructs that a search to be performed. The server extracts addresses from the database based on the **search** parameter values. The extracted **recipient** addresses are **registered** in the **database** when the **user** instructs registration of the extracted data.

#### Original Publication Data by Authority

#### Original Abstracts:

...a network to a data transmission apparatus that transmits data to a recipient, comprising: the **registration** server, comprising, a **database** in which information including **recipient** information is registered, a **search** portion that **searches** the registered information using search parameter, and a communication portion that outputs the recipient information...

#### Claims:

...a network to a data transmission apparatus that transmits data to a recipient, comprising:the **registration** server, comprising,a **database** in which information including **recipient** information is registered,a **search** portion that **searches** the registered information using search parameter, anda communication portion that outputs the recipient information...

23/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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0014364681 - Drawing available

WPI ACC NO: 2004-553420/200453

XRPX Acc No: N2004-437849

**Communication path regulating method for network communication, involves establishing communication path between two client devices, based on determination whether clients are included in user list**

Patent Assignee: AMERICA ONLINE INC (AMON-N); APPELMAN B (APPE-I); APPLEMAN B (APPL-I); ROSKIND J A (ROSK-I)

Inventor: APPELMAN B; APPLEMAN B; ROSKIND J A

**Patent Family** (6 patents, 104 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 2004061611	A2	20040722	WO 2003US41499	A	20031230	200453 B
US 20040128540	A1	20040701	US 2002334142	A	20021231	200453 E
AU 2003300029	A1	20040729	AU 2003300029	A	20031230	200477 E
US 20050076240	A1	20050407	US 2003459272	P	20030402	200525 E
			US 2003746230	A	20031229	
US 20050076241	A1	20050407	US 2003459272	P	20030402	200525 E
			US 2003746232	A	20031229	
AU 2003300029	A8	20051110	AU 2003300029	A	20031230	200634 E
Priority Applications (no., kind, date): US 2003746232 A 20031229; US 2003459272 P 20030402; US 2002334142 A 20021231; US 2003746230 A 20031229						

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2004061611	A2	EN	85	13	
National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States, Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
AU 2003300029	A1	EN			Based on OPI patent WO 2004061611
US 20050076240	A1	EN			Related to Provisional US 2003459272
US 20050076241	A1	EN			Related to Provisional US 2003459272
AU 2003300029	A8	EN			Based on OPI patent WO 2004061611

#### Original Publication Data by Authority

##### Original Abstracts:

...of "trust" or "legitimacy" about a sender's communication can be inferred by looking at **whether** the sender is linked to an intended recipient. Typically, **user** contact **lists** (e.g., **address book**, **buddy list**, and/or white list) are evaluated to determine the number of degrees (or hops) are...

...of "trust" or "legitimacy" about a sender's communication can be inferred by looking at **whether** the sender is linked to an intended recipient. Typically, **user** contact **lists** (e.g., **address book**, **buddy list**, and/or white list) are evaluated to determine the number of degrees (or hops) are...

**23/AN,AZ,TI/1 (Item 1 from file: 350)**  
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0015267183

Data transmission system, has LDAP server with database in which recipient information is registered, where extracted recipient addresses are registered in database when user instructs registration of extracted data

**Original Titles:**

Data transmission apparatus incorporating key that specifies recipient and system therefor  
Local Applications (No Type Date): US 2004951874 A 20040929; JP 200456405 A 20040301  
Priority Applications (no., kind, date): JP 200456405 A 20040301

**23/AN,AZ,TI/2 (Item 2 from file: 350)**  
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0014505840

Check encoding device for e.g. point-of-sale, has check encoder to encode received check amount in magnetic ink at preset location on blank check, and to print selected payee name in payee field on check

**Original Titles:**

Automated system and method for check amount encoding at a point-of-sale  
Local Applications (No Type Date): US 1997828022 A 19970327  
Priority Applications (no., kind, date): US 1997828022 A 19970327

**23/AN,AZ,TI/3 (Item 3 from file: 350)**  
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0014364681

Communication path regulating method for network communication, involves establishing communication path between two client devices, based on determination whether clients are included in user list

**Original Titles:**

IMPLICIT ACCESS FOR COMMUNICATIONS PATHWAY  
Implicit access for communications pathway  
Degrees of separation for handling communications  
Degrees of separation for handling communications  
IMPLICIT ACCESS FOR COMMUNICATIONS PATHWAY  
ACCES IMPLICITE POUR UNE VOIE DE COMMUNICATION  
Local Applications (No Type Date): WO 2003US41499 A 20031230; US 2002334142 A 20021231; AU 2003300029 A 20031230; US 2003459272 P 20030402; US 2003746230 A 20031229; US 2003459272 P 20030402; US 2003746232 A 20031229; AU 2003300029 A 20031230  
Priority Applications (no., kind, date): US 2003746232 A 20031229; US 2003459272 P 20030402; US 2002334142 A 20021231; US 2003746230 A 20031229

**23/AN,AZ,TI/4 (Item 4 from file: 350)**  
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0013384526

**Money transfer information notification method using Internet, involves transmitting change specification data and balance account data to user before money transfer date**

**Original Titles:**

TRANSFER INFORMATION NOTICE SERVICE METHOD AND TRANSFER INFORMATION NOTICE DEVICE

Local Applications (No Type Date): JP 2001326835 A 20011024

Priority Applications (no., kind, date): JP 2001326835 A 20011024

**23/AN,AZ,TI/5 (Item 5 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0013257632

**Combining mailing addresses and payment by obtaining address from postal service database over Internet for user selection**

**Original Titles:**

SYTEM FOR COMBINING POSTAGE, MAILING ADDRESS INFORMATION, AND PAYMENT SERVICES

SYTEM FOR COMBINING POSTAGE, MAILING ADDRESS INFORMATION, AND PAYMENT SERVICES

SYSTEME COMBINE D'AFFRANCHISSEMENT, D'INFORMATION D'ADRESSE POSTALE ET DE SERVICES DE PAIEMENT

Local Applications (No Type Date): WO 2002US30703 A 20020927; AU

2002327746 A 20020927; AU 2002327746 A 20020927

Priority Applications (no., kind, date): US 2001327941 P 20011009

**23/AN,AZ,TI/6 (Item 6 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0011136914

**P2p service system and method thereof**

Local Applications (No Type Date): KR 20018055 A 20010213

Priority Applications (no., kind, date): KR 20018055 A 20010213

**23/AN,AZ,TI/7 (Item 7 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0007535376

**Electronic mail system for communication network - has message display part to display received facsimile data as message of E-mail**

**Original Titles:**

ELECTRONIC MAIL SYSTEM

Local Applications (No Type Date): JP 1994191873 A 19940722

Priority Applications (no., kind, date): JP 1994191873 A 19940722

? show files;ds

File 348:EUROPEAN PATENTS 1978-2006/ 200636

(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060831UT=20060824

(c) 2006 WIPO/Thomson

Set	Items	Description
S1	962	MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOINT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -C2IT OR EMONEYMAIL OR XCOM
S2	699425	USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)() "FROM"
S3	38546	(ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAMILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES) (3N) - (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S4	2476007	SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETERMIN? OR WHETHER
S5	288067	RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6	630795	NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7	389610	REGISTER??? OR SIGNUP OR SIGNON OR SIGN???() (UP OR ON) OR -SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR ENROLL???
S8	6507	S2 (5N) S3
S9	40234	(USER OR USERS OR MEMBER OR MEMBERS) (2N) REGISTRY OR (REGISTERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAULT OR DEFAULTS OR (PAYMENT OR RECEIVING) () METHOD? ?) (3N) (DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10	129	(S4 (7N) S5) (10N) S9
S11	1236	S5 (5N) S6 (5N) S7
S12	0	S1 (S) S8 (S) S10 (S) S11
S13	0	S1 (S) S8 (S) S10
S14	1	S8 (S) S10 (S) S11
S15	8	S1 (S) S3 (S) S9
S16	15	S1 (2S) S3 (2S) S9
S17	60576	IC=(G06F-017? OR G06Q-040? OR G06F-0017? OR G06Q-0040?)
S18	7	S16 AND S17
<del>S19</del>	<del>13</del>	<del>S14 OR S15 OR S18</del>
S20	13	IDPAT (sorted in duplicate/non-duplicate order)
S21	13	IDPAT (primary/non-duplicate records only)

21/3,K/4 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2006 WIPO/Thomson. All rts. reserv.

01159922 \*\*Image available\*\*

**VERIFIED PERSONAL INFORMATION DATABASE**

**BASE DE DONNEES D'INFORMATIONS PERSONNELLES VERIFIEES**

Patent Applicant/Assignee:

INNOVATREND INC, 256 North Main Street, Alpine, UT 84004, US,

(Residence), US (Nationality), (For all designated states except: US)

Inventor(s):

DICK Richard S, 460 Peach Tree Circle, Alpine, UT 84004, US,

Legal Representative:

KRIEGER Michael F (et al) (agent), Kirton & McConkie, 1800 Eagle Gate

Tower, 60 East South Temple, Salt Lake City, UT 84111, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200481750 A2-A3 20040923 (WO 0481750)

Application: WO 2004US7396 20040311 (PCT/WO US04007396)

Priority Application: US 2003433356 20030311; US 2004799921 20040310

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO  
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO  
SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9611

Main International Patent Class (v7): **G06F-017/30**

Fulltext Availability:

Detailed Description

Detailed Description

... an index including the various categories of information in the database, an index of individual **names** in the **database**, an index of verified **names** in the **database**, an index of sources or types of sources employed in compiling the database, and an...

...the options of exiting the web site, subscribing to the database or joining as a **database** member.

If the **user** wishes to become a member of **database**, the **user** may activate the hypertext 1 5 "membership" link, which when activated directs the browser to...

21/3,K/6 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2006 WIPO/Thomson. All rts. reserv.

01008570 \*\*Image available\*\*

**SUBSCRIPTION-BASED PAYMENT**

**PAIEMENT REPOSANT SUR UN ABONNEMENT**

Patent Applicant/Assignee:



FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, CO  
80112-5939, US, US (Residence), US (Nationality)

Inventor(s):

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DUNKER Amy M, 1025 Purple Sage Loop, Castle Rock, CO 80138, US,  
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PLATTE Eric L, 1507 Whitetail Drive, Castle Rock, CO 80104, US,  
ABRAHAMS Susan F, 3734 Powers Ferry Road, Atlanta, GA 30342, US,  
NEOFYTIDES Cheryl L, 319 Tulip Ave, Floral Park, NY 11001, US,  
BAIG Aamer Ali, 111-32 76th Ave., Apt. 3J, Forest Hills, NY 11375, US,  
KARAS Peter M, 115 Flower St., Lakewood, CO 80226, US,  
COWELL James E, 2509 W. Long Circle, Littleton, CO 80120, US,  
YODER James R, 1902 W. Henderson, Chicago, IL 60657, US,  
GOLUB Matt F, 276 Highwood Avenue, Tera Fly, NJ 07670, US,

Legal Representative:

FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,  
Eighth Floor, Two Embarcadero Center,, San Francisco, CA 94111-3834, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200338551 A2-A3 20030508 (WO 0338551)  
Application: WO 2002US33885 20021022 (PCT/WO US02033885)  
Priority Application: US 200121292 20011029

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9761

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... could be charged.

A billing function 312 monitors and charges for the services of the  
**payment enabler** 170. There may be charges when transferring money,  
converting money, printing and mailing negotiable instruments...recover  
those costs.

Information for the users of the system 100 is stored in the **user  
database** 324. This information includes an **address book** of other  
users, money credit in the stored value fund, past **money transfer**  
information, account number, e-mail addresses, contact information,  
handler interface information, handler preference information...

...a trust account for the benefit of the user according to the entry in  
the **user database** 324 corresponding to that user and interest may or  
may not be paid on that...and processes the enabler interface information  
according to the device used to interface with the **payment enabler**  
170. For example, the Internet interface 180-3 takes the information from

the enabler interface...new code that uniquely identifies the payee in other embodiments. Some embodiments may include an **address book** stored either locally or remotely with the **payment enabler** 170. The **address book** could include in a list the unique identifier for a single user or a group...10 wishes to send an equal amount of money to each payee 130 of the **money transfer**. The payor 10 either enters

10  
the one amount for all payees 130 in...to receive the money into the system 100. The allocated amount is recorded into the **user database** for each payee 130, but the aggregate money is stored in a trust account.

In...

**21/3,K/9 (Item 9 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00871084 \*\*Image available\*\*

**WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT**

**PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE**

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 6200 South Quebec Street, Greenwood Village, CO 80111, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

BAIG Aamer Ali, 111-32 76th Ave., Apt 3J, Forestt Hills, NY 11375, US, US (Residence), IN (Nationality), (Designated only for: US)

COWELL James E, 2509 W. Long Circle, Littleton, CO 80226, US, US (Residence), US (Nationality), (Designated only for: US)

KARAS Peter M, 115 Flower St., Lakewood, CO 80226, US, US (Residence), US (Nationality), (Designated only for: US)

NEOFYTIDES Cheryl L, 319 Tulip Ave, Floral Park, NY 11001, US, US (Residence), US (Nationality), (Designated only for: US)

GOLUB Matt F, 4234 Harrogate Drive NW, Atlanta, GA 30327, US, US (Residence), US (Nationality), (Designated only for: US)

YODER James R, 1902 W. Henderson, Chicago, IL 60657, US, US (Residence), US (Nationality), (Designated only for: US)

MILBERGER Susan M, 7599 S. Willow Cir., Englewood, CO 80112, US, US (Residence), US (Nationality), (Designated only for: US)

SHERRARD Jeff D, 14634 W. Auburn Ct., Lakewood, CO 80228, US, US (Residence), US (Nationality), (Designated only for: US)

DUNKER Amy M, 1025 Purple Sage Loop, Castle Rock, CO 80138, US, US (Residence), US (Nationality), (Designated only for: US)

MACFARLANE Jackie M, 12318 Summit Ridge Rd., Parker, CO 80138, US, US (Residence), US (Nationality), (Designated only for: US)

PLATTE Eric L, 1507 Whitetail Dr., Castle Rock, CO 80104, US, US (Residence), US (Nationality), (Designated only for: US)

ABRAHAMS Susan F, 3734 Powers Ferry Rd., Atlanta, GA 30342, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP, Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200205195 A1 20020117 (WO 0205195)

Application: WO 2001US22179 20010711 (PCT/WO US0122179)

Priority Application: US 2000613615 20000711; US 2000256127 20001215

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13924

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... In step 980, the payor 1 10 authorizes the payment 180. In step 990,  
the

**payment enabler** 170 completes the **money transfer** with an  
intermediary 160 acting as a conduit between. the payor 1 10 and the  
payee 130 in the manner already described. The **payment enabler** 170  
also updates the pending and history transactions files for both the  
payor 1 1...

...130 may do this by typing in the e-mail address or by selecting the **e -  
mail address** from an online **e - mail address book** such as the  
one depicted in FIG. 4.

In step 1020, the payee 130 specifies...

**21/AN,AZ,TI/1 (Item 1 from file: 348)**  
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

01371444  
**Information providing system**  
**Informationbereitstellungssystem**  
**Systeme fournisseur d'informations**  
APPLICATION (CC, No, Date): EP 2001115401 010626;  
PRIORITY (CC, No, Date): JP 2000195023 000628

**21/AN,AZ,TI/2 (Item 2 from file: 348)**  
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

00297149  
**System for ensuring device compatibility.**  
**System zur Geratkompatibilitatssicherung.**  
**Systeme pour assurer la compatibilite d'un appareil.**  
APPLICATION (CC, No, Date): EP 88113694 880823;  
PRIORITY (CC, No, Date): US 89200 870824

**21/AN,AZ,TI/3 (Item 3 from file: 348)**  
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

00297148  
**System for designing intercommunication networks.**  
**System zum Entwurf von Interkommunikationsnetzwerken.**  
**Systeme pour concevoir des reseaux d'intercommunication.**  
APPLICATION (CC, No, Date): EP 88113693 880823;  
PRIORITY (CC, No, Date): US 89201 870824

**21/AN,AZ,TI/4 (Item 4 from file: 349)**  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

01159922  
**VERIFIED PERSONAL INFORMATION DATABASE**  
**BASE DE DONNEES D'INFORMATIONS PERSONNELLES VERIFIEES**  
Application: WO 2004US7396 20040311 (PCT/WO US04007396)

**21/AN,AZ,TI/5 (Item 5 from file: 349)**  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

01144238  
**DIRECT PAYMENT WITH TOKEN**  
**PAIEMENT DIRECT AVEC DES JETONS**  
Application: WO 2004US1607 20040120 (PCT/WO US04001607)

**21/AN,AZ,TI/6 (Item 6 from file: 349)**  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

01008570  
**SUBSCRIPTION-BASED PAYMENT**  
**PAIEMENT REPOSANT SUR UN ABONNEMENT**  
Application: WO 2002US33885 20021022 (PCT/WO US02033885)

**21/AN,AZ,TI/7 (Item 7 from file: 349)**  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00914720  
**ELECTRONIC GIFT GREETING**  
**ELECTRONIC GIFT GREETING**  
Application: WO 2001US48630 20011206 (PCT/WO US0148630)

**21/AN,AZ,TI/8 (Item 8 from file: 349)**  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00883056  
**CARD CHECKING DEVICE, ELECTRONIC PAYMENT METHOD USING THIS DEVICE AND**  
**REAL-TIME ELECTRONIC COMMERCE METHOD USING THIS DEVICE**  
**DISPOSITIF DE CONTROLE DE CARTE, METHODE DE PAIEMENT ELECTRONIQUE ET**  
**COMMERCE ELECTRONIQUE FAISANT APPEL A CE DISPOSITIF**  
Application: WO 2001KR1236 20010719 (PCT/WO KR0101236)

**21/AN,AZ,TI/9 (Item 9 from file: 349)**  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00871084  
**WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT**  
**PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE**  
Application: WO 2001US22179 20010711 (PCT/WO US0122179)

**21/AN,AZ,TI/10 (Item 10 from file: 349)**  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00833734  
**AUTOMATIC GENERATION OF CORRESPONDENCE VIA AN EMAIL INTERFACE**  
**GENERATION AUTOMATIQUE DE CORRESPONDANCE VIA UNE INTERFACE DE COURRIER**  
**ELECTRONIQUE**  
Application: WO 2001US7471 20010307 (PCT/WO US0107471)

**21/AN,AZ,TI/11 (Item 11 from file: 349)**  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00784143  
**SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR LOAD BALANCING REQUESTS AMONG**  
**SERVERS**  
**SYSTEME, PROCEDE ET ARTICLE POUR EQUILIBREUR DE CHARGE DANS UN**  
**ENVIRONNEMENT DE STRUCTURES DE SERVICES**  
Application: WO 2000US24236 20000831 (PCT/WO US0024236)

**21/AN,AZ,TI/12 (Item 12 from file: 349)**  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00784140  
**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GLOBALLY ADDRESSABLE**  
**INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT**  
**SYSTEME, PROCEDE ET ARTICLE DE FABRICATION S'APPLIQUANT DANS UN**  
**ENVIRONNEMENT DE STRUCTURE DE SERVICES DE COMMUNICATIONS VIA UNE**  
**INTERFACE ADRESSABLE GLOBALEMENT**  
Application: WO 2000US24198 20000831 (PCT/WO US0024198)

**21/AN,AZ,TI/13** (Item 13 from file: 349)  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00443927

**A COMMUNICATION SYSTEM ARCHITECTURE**

**ARCHITECTURE D'UN SYSTEME DE COMMUNICATION**

Application: WO 98US1868 19980203 (PCT/WO US9801868)

? show files;ds  
File 2:INSPEC 1898-2006/Aug W4  
(c) 2006 Institution of Electrical Engineers  
File 35:Dissertation Abs Online 1861-2006/Aug  
(c) 2006 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2006/Sep 07  
(c) 2006 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2006/Jul  
(c) 2006 The HW Wilson Co.  
File 474:New York Times Abs 1969-2006/Sep 06  
(c) 2006 The New York Times  
File 475:Wall Street Journal Abs 1973-2006/Sep 06  
(c) 2006 The New York Times  
File 256:TecInfoSource 82-2006/Dec  
(c) 2006 Info.Sources Inc  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group  
File 139:EconLit 1969-2006/Aug  
(c) 2006 American Economic Association

Set	Items	Description
S1	2137	MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOINT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -C2IT OR EMONEYMAIL OR XCOM
S2	692934	USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)() "FROM"
S3	8946	(ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAMILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES) (3N) - (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S4	6269057	SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETERMIN? OR WHETHER
S5	158126	RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6	296468	NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7	298017	REGISTER??? OR SIGNUP OR SIGNON OR SIGN???() (UP OR ON) OR -SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR ENROLL???
S8	292	S2 (5N) S3
S9	7421	(USER OR USERS OR MEMBER OR MEMBERS) (2N) REGISTRY OR (REGISTERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAULT OR DEFAULTS OR (PAYMENT OR RECEIVING)() METHOD? ?) (3N) (DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10	0	(S4 (7N) S5) (10N) S9
S11	19	S5 (5N) S6 (5N) S7
S12	0	S1 (S) S8 (S) S10 (S) S11
S13	0	S1 AND S8 AND S10 AND S11
S14	0	S1 AND S8 AND S11
S15	0	S1 AND S3 AND S9
S16	151	S3 AND S9
S17	66	S8 AND S9
S18	2	S4 (20N) S5 (20N) S9
S19	1525	S5 (20N) S7
S20	0	S16 AND S19
S21	1	S3 AND S5 AND S7 AND S9
S22	2	S3 AND S5 AND S6 AND S9
S23	85	S3 (10N) S9

S24	81	S3 (7N) S9
S25	71	S3 (5N) S9
S26	146	S16 AND (S2 OR S4 OR S5 OR S6 OR S7)
S27	82	S23 AND (S2 OR S4 OR S5 OR S6 OR S7)
S28	75	S23 (10N) (S2 OR S4 OR S5 OR S6 OR S7)
S29	32	S17 AND (S4 OR S5 OR S6 OR S7)
<del>S30</del>	<del>33</del>	<del>S21 OR S22 OR S29</del>
S31	26	S30 NOT PY>2000
S32	22	S31 NOT PD=20000712:20061031
S33	22	RD (unique items)



**33/3,K/4 (Item 4 from file: 2)**  
DIALOG(R)File 2:INSPEC  
(c) 2006 Institution of Electrical Engineers. All rts. reserv.

06467766 INSPEC Abstract Number: C9702-6160D-009  
**Title: On data representation and use in a temporal relational DBMS**  
Author(s): Clifford, J.; Croker, A.; Tuzhilin, A.  
Author Affiliation: Dept. of Inf. Syst., New York Univ., NY, USA  
Journal: Information Systems Research vol.7, no.3 p.308-27  
Publisher: Inst. Oper. Res. & Manage. Sci,  
Publication Date: Sept. 1996 Country of Publication: USA  
CODEN: ISYREH ISSN: 1047-7047  
SICI: 1047-7047(199609)7:3L.308:DRTR;1-U  
Material Identity Number: E442-96003  
U.S. Copyright Clearance Center Code: 1047-7047/96/0703/0308\$01.25  
Language: English  
Subfile: C  
Copyright 1997, IEE

...Abstract: day user of a DBMS, is of increasing relevance to the database practitioner and the **database user** community. We **address** this issue from the practical perspective of such a user. Through a series of example **queries** and updates, we illustrate the differences between these two approaches and demonstrate that the temporally...

...Descriptors: **query** languages...

... **query** processing  
...Identifiers: **database user** community...

... **queries** ;

**33/3,K/17 (Item 17 from file: 2)**  
DIALOG(R)File 2:INSPEC  
(c) 2006 Institution of Electrical Engineers. All rts. reserv.

03753918 INSPEC Abstract Number: B86064632, C86052874  
**Title: The 3+ network family**  
Journal: Database and Network Journal vol.16, no.2 p.12-13  
Publication Date: 1986 Country of Publication: UK  
CODEN: DNJODC ISSN: 0265-4490  
Language: English  
Subfile: B C

...Abstract: network operating system is the central product in the 3+ family, supplying facilities for multi- **user file** service, directory **name** service, network management, network security, peripheral sharing and dial-in network access. 3+Share also...

... by name, united on a single wide-area network. 3+Mail provides store-and-forward **message** routing among workstations, linked networks and remote personal computers. Store-and-forward capabilities allow messages to be sent at any time, regardless of **whether** the receiving node is activated. 3+Path offers customers who want to purchase or continue...

...Identifiers: multi- **user file** service...

...store-and-forward **message** routing...

**33/3,K/19 (Item 1 from file: 99)**

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
(c) 2006 The HW Wilson Co. All rts. reserv.

1218650 H.W. WILSON RECORD NUMBER: BAST95014108

**A coherent filing-and-retrieval system**

AUGMENTED TITLE: Sherlock 4.0 from 2010 Software Corp.

Bergmann, Gregory;

Computer v. 28 (Feb. '95) p. 82-3

DOCUMENT TYPE: Product Evaluation ISSN: 0018-9162

...ABSTRACT: up to 254 characters long to files. It allows the document type, contact name, and **user name** for each **file** to be entered, making it easy to **determine** the exact contents of a file. Sherlock allows an application to be started by simply...

**33/3,K/20 (Item 2 from file: 99)**

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs

(c) 2006 The HW Wilson Co. All rts. reserv.

1172309 H.W. WILSON RECORD NUMBER: BAST94040912

**Complite, Version 1.32**

AUGMENTED TITLE: from James Davis Veale

Cratty, John;

Computer v. 27 (June '94) p. 84

DOCUMENT TYPE: Product Evaluation ISSN: 0018-9162

ABSTRACT: Complite, Version 1.32, is a file- **comparison** software package that offers enhanced input and output options at the very modest cost of...

...include side-by-side or above-below file displays. In addition, the program allows the **user** to **compare** all **files** with the same **names** in 2 directories with a single command and allows control of the amount of detail incorporated in the **comparison**.

**33/6/1 (Item 1 from file: 2)**  
 07663073 INSPEC Abstract Number: C2000-09-6130D-014  
**Title: A method of geographical name extraction from Japanese text for thematic geographical search**  
 Publication Date: 1999  
 Copyright 2000, IEE

**33/6/2 (Item 2 from file: 2)**  
 07370333 INSPEC Abstract Number: C1999-11-6120-012  
**Title: Elephant: the file system that never forgets**  
 Publication Date: 1999  
 Copyright 1999, IEE

**33/6/3 (Item 3 from file: 2)**  
 06528467 INSPEC Abstract Number: C9705-6160S-001  
**Title: Text-based search of TV news stories**  
 Publication Date: 1996  
 Copyright 1997, IEE

**33/6/4 (Item 4 from file: 2)**  
 06467766 INSPEC Abstract Number: C9702-6160D-009  
**Title: On data representation and use in a temporal relational DBMS**  
 Publication Date: Sept. 1996  
 Copyright 1997, IEE

**33/6/5 (Item 5 from file: 2)**  
 06405127 INSPEC Abstract Number: C9612-7490-010  
**Title: A computer-based environmental controller for growth chambers**  
 Publication Date: 1996  
 Copyright 1996, IEE

**33/6/6 (Item 6 from file: 2)**  
 06149905 INSPEC Abstract Number: C9602-7810C-053  
**Title: Quality of writing by elementary students with learning disabilities**  
 Publication Date: Summer 1995  
 Copyright 1996, IEE

**33/6/7 (Item 7 from file: 2)**  
 05275423 INSPEC Abstract Number: C9212-7840-071  
**Title: The management of multiple users of large seamless databases**  
 Publication Date: 1991

**33/6/8 (Item 8 from file: 2)**  
 05192967  
**Title: More to it than meets the eye (document image processing)**  
 Publication Date: June 1992

**33/6/9 (Item 9 from file: 2)**  
 05012368 INSPEC Abstract Number: C91072751  
**Title: A graphical knowledge level approach for user - database interaction**

Publication Date: 1990

**33/6/10 (Item 10 from file: 2)**  
04816821 INSPEC Abstract Number: C91017182  
**Title: A method to give file names to Unix by specifying the numbers on the list of numbered file names**  
Publication Date: June 1990

**33/6/11 (Item 11 from file: 2)**  
04774638 INSPEC Abstract Number: C91004564  
**Title: Implementing direct manipulation query languages using an adequate data model**  
Publication Date: 1990

**33/6/12 (Item 12 from file: 2)**  
04511305 INSPEC Abstract Number: C90003595  
**Title: DIALOGLINK: more shortcuts and quick tips**  
Publication Date: July 1989

**33/6/13 (Item 13 from file: 2)**  
04384025 INSPEC Abstract Number: C89038857  
**Title: A generic histogram package written in Ada**  
Publication Date: Sept.-Oct. 1988

**33/6/14 (Item 14 from file: 2)**  
04288388 INSPEC Abstract Number: C89009063  
**Title: End-users and electronic information systems: finding the perfect fit**  
Publication Date: 1988

**33/6/15 (Item 15 from file: 2)**  
04161744 INSPEC Abstract Number: C88041079  
**Title: DCL lexical functions. 7. Some practical uses**  
Publication Date: Aug. 1987

**33/6/16 (Item 16 from file: 2)**  
03889440 INSPEC Abstract Number: C87034111  
**Title: NFS: heterogeneity and networks (Network File System)**  
Publication Date: 23 Feb. 1987

**33/6/17 (Item 17 from file: 2)**  
03753918 INSPEC Abstract Number: B86064632, C86052874  
**Title: The 3+ network family**  
Publication Date: 1986

**33/6/18 (Item 18 from file: 2)**  
03187800 INSPEC Abstract Number: C84009390  
**Title: Relational database in the office environment**  
Publication Date: 1983

**33/6/19 (Item 1 from file: 99)**  
1218650 H.W. WILSON RECORD NUMBER: BAST95014108  
**A coherent filing-and-retrieval system**  
AUGMENTED TITLE: Sherlock 4.0 from 2010 Software Corp.  
19950200

**33/6/20 (Item 2 from file: 99)**  
1172309 H.W. WILSON RECORD NUMBER: BAST94040912  
**Complite, Version 1.32**  
AUGMENTED TITLE: from James Davis Veale  
19940600

**33/6/21 (Item 1 from file: 474)**  
07771163 NYT Sequence Number: 633720000406  
**NEWS WATCH: BACKFLIP LETS WEB USERS STORE AND SHARE BOOKMARKS**  
Thursday April 6 2000

**33/6/22 (Item 1 from file: 583)**  
04618323  
More broadcast fax points coming  
HONG KONG - AT&T OPENS NEW BROADCAST FAX POINT  
0 October 1991

? show files;ds

File 20:Dialog Global Reporter 1997-2006/Sep 08

(c) 2006 Dialog

Set	Items	Description
S1	19545	MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P- AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOI- NT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR - C2IT OR EMONEYMAIL OR XCOM
S2	2934025	USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)() "FROM"
S3	159952	(ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAM- ILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES) (3N) - (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR F- ILE OR FILES)
S4	18386922	SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETE- RMIN? OR WHETHER
S5	285238	RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR - RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6	4717025	NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR - APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7	4487645	REGISTER??? OR SIGNUP OR SIGNON OR SIGN???() (UP OR ON) OR - SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR EN- ROLL???
S8	4765	S2 (5N) S3
S9	34427	(USER OR USERS OR MEMBER OR MEMBERS) (2N) REGISTRY OR (REGIS- TERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAU- LT OR DEFAULTS OR (PAYMENT OR RECEIVING) () METHOD? ?) (3N) (DATA- BASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10	1	(S4 (7N) S5) (10N) S9
S11	176	S5 (5N) S6 (5N) S7
S12	0	S1 (S) S8 (S) S10 (S) S11
S13	4653	S5 (10N) S7
S14	0	S1 (S) S3 (S) S10 (S) S13
S15	3	S1 (2S) S3 (2S) S9
S16	2252	S3 (2S) S9
S17	4	S13 (2S) S16
<del>S18</del>	<del>7</del>	<del>S15 OR S17</del>
S19	1	S18 NOT PY>2000

19/3,K/1

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

08110688 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Internet Retailers Gear Up for Projected Rise in Online Holiday Sales**

Lisa F. Smith

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (HERALD-SUN, DURHAM, N.C.)

November 07, 1999

JOURNAL CODE: KHSD LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1027

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... as USA Today, The New York Times and Homestead.com.

Even if a potential gift **recipient** hasn't **registered** online, don't  
give up hope of buying that holiday gift online.

If the person...

? show files;ds  
File 9:Business & Industry(R) Jul/1994-2006/Sep 07  
(c) 2006 The Gale Group  
File 15:ABI/Inform(R) 1971-2006/Sep 07  
(c) 2006 ProQuest Info&Learning  
File 148:Gale Group Trade & Industry DB 1976-2006/Sep 07  
(c)2006 The Gale Group  
File 75:TGG Management Contents(R) 86-2006/Aug W4  
(c) 2006 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2006/Sep 07  
(c) 2006 The Gale Group

Set	Items	Description
S1	20868	MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOINT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -C2IT OR EMONEYMAIL OR XCOM
S2	3371507	USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)() "FROM"
S3	185679	(ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAMILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES) (3N) - (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S4	9776663	SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETERMIN? OR WHETHER
S5	295463	RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6	2193905	NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7	2654124	REGISTER??? OR SIGNUP OR SIGNON OR SIGN???() (UP OR ON) OR -SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR ENROLL???
S8	12569	S2(5N)S3
S9	75202	(USER OR USERS OR MEMBER OR MEMBERS) (2N)REGISTRY OR (REGISTERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAULT OR DEFAULTS OR (PAYMENT OR RECEIVING)()METHOD? ?) (3N) (DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10	17	(S4(7N)S5) (10N)S9
S11	329	S5(5N)S6(5N)S7
S12	0	S1(S)S8(S)S10(S)S11
S13	0	S8(S)S10(S)S11
S14	132	(S4(20N)S5) (S)S9
S15	15185	S5(5N) (S6 OR S7)
S16	0	S1(S)S3(S)S14(S)S15
S17	0	S1(2S)S3(2S)S14(2S)S15
S18	1	S1(S)S3(S)S9
S19	7	S1(2S)S3(2S)S9
S20	10	S1(3S)S3(3S)S9
S21	2	S20 NOT PY>2000
S22	2	S21 NOT PD=20000712:20061031
S23	2	RD (unique items)



**23/3,K/1 (Item 1 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2006 The Gale Group. All rts. reserv.

01254117 SUPPLIER NUMBER: 06907067 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Spectrum Concepts Inc adds remote spooling to LU 6.2-based software.**  
**(Connectivity Newswire) (column)**  
PC Week, v5, n33, pC6(1)  
Aug 15, 1988  
DOCUMENT TYPE: column ISSN: 0740-1604 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 1406 LINE COUNT: 00114

... Complete includes all the abilities previously provided for \$799, including a network user and resource **database**, menuing system, and audit-trail feature. Lanscope will also remain available in modular form, company...

**23/3,K/2 (Item 2 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2006 The Gale Group. All rts. reserv.

01189495 SUPPLIER NUMBER: 04785055  
**E-mail call. (Software Review) (S and H MessageNet) (evaluation)**  
Wiseman, Carmen D.  
Digital Review, v4, n3, p59(3)  
Feb 9, 1987  
DOCUMENT TYPE: evaluation ISSN: 0739-4314 LANGUAGE: ENGLISH  
RECORD TYPE: ABSTRACT

...ABSTRACT: H Computer Systems' MessageNet software package provides a VAX-VMS systems with a gateway to **Western Union**'s EasyLink and MCI's MCI Mail electronic mail services as well as a link...

...a consistent user interface for all these services plus automatic dialing and logging on, an **address book**, a text editor or transfer of VMS text edited **files**, tailored **default** procedures, and notification and routing of incoming communication. The MessageNet manager controls system access, limits of use, and configuration; and a mail clerk manages a public in-box, **address book**, and bulletin board. Installation is simple, and the documentation is well-written and comprehensive, and...

? show files;ds  
File 16:Gale Group PROMT(R) 1990-2006/Sep 07  
(c) 2006 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 476:Financial Times Fulltext 1982-2006/Sep 08  
(c) 2006 Financial Times Ltd  
File 621:Gale Group New Prod.Annou.(R) 1985-2006/Sep 07  
(c) 2006 The Gale Group  
File 624:McGraw-Hill Publications 1985-2006/Sep 08  
(c) 2006 McGraw-Hill Co. Inc  
File 634:San Jose Mercury Jun 1985-2006/Sep 07  
(c) 2006 San Jose Mercury News  
File 636:Gale Group Newsletter DB(TM) 1987-2006/Sep 07  
(c) 2006 The Gale Group

Set	Items	Description
S1	24133	MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOINT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -C2IT OR EMONEYMAIL OR XCOM
S2	3440845	USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)() "FROM"
S3	151750	(ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAMILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES) (3N) - (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S4	12017983	SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETERMIN? OR WHETHER
S5	337939	RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6	2272228	NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7	3551758	REGISTER??? OR SIGNUP OR SIGNON OR SIGN???() (UP OR ON) OR -SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR ENROLL???
S8	9040	S2 (5N) S3
S9	60990	(USER OR USERS OR MEMBER OR MEMBERS) (2N) REGISTRY OR (REGISTERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAULT OR DEFAULTS OR (PAYMENT OR RECEIVING)() METHOD? ?) (3N) (DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10	6	(S4 (7N) S5) (10N) S9
S11	335	S5 (5N) S6 (5N) S7
S12	0	S1 (S) S8 (S) S10 (S) S11
S13	157	S5 (10N) S9
S14	12417	S5 (5N) (S6 OR S7)
S15	0	S1 (S) S3 (S) S13 (S) S14
S16	2	S1 (S) S3 (S) S9
S17	1	S1 (S) S3 (S) S9
S18	1	S17 NOT PY>2000

18/3,K/1 (Item 1 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

01820394

**CLYDE DIGITAL SYSTEMS ANNOUNCES LINK BETWEEN DEC MVS (TM) Mail AND WESTERN UNION'S EasyLink (SM),**  
News Release November 20, 1987 p. 1

...may may correspond with remote locations, not on his or her network, who have a **Western Union EasyLink (SM)** (or telex) address, via **Western Union** 's network. The ProMail software package allows VMS users to correspond with any EasyLink or...

...message. Messages may be sent to JOHN DOE, and JOHN DOE he were on the **user** 's network. This **list** of **addresses** may be modified by the system manager at will. Furthermore, the ProMail software maintains separate **lists** of EasyLink **addresses** for individual users. The software will accommodate virtually any auto-dial modem, and can select...

? show files;ds  
 File 610:Business Wire 1999-2006/Sep 08  
     (c) 2006 Business Wire.  
 File 613:PR Newswire 1999-2006/Sep 08  
     (c) 2006 PR Newswire Association Inc  
 File 810:Business Wire 1986-1999/Feb 28  
     (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	8130	MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOINT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -C2IT OR EMONEYMAIL OR XCOM
S2	1179860	USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)() "FROM"
S3	56910	(ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAMILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES) (3N) - (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S4	3404319	SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETERMIN? OR WHETHER
S5	123183	RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6	647026	NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7	1464740	REGISTER??? OR SIGNUP OR SIGNON OR SIGN???() (UP OR ON) OR -SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR ENROLL???
S8	3231	S2(5N)S3
S9	30762	(USER OR USERS OR MEMBER OR MEMBERS) (2N)REGISTRY OR (REGISTERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAULT OR DEFAULTS OR (PAYMENT OR RECEIVING)()METHOD? ?) (3N) (DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10	1	(S4(7N)S5) (10N)S9
S11	96	S5(5N)S6(5N)S7
S12	0	S1(S)S8(S)S10(S)S11
S13	48	S5(10N)S9
S14	4059	S5(5N) (S6 OR S7)
S15	0	S1(S)S3(S)S13(S)S14
S16	1940	S9(10N) (S4 OR S5)
S17	0	S1(2S)S3(2S)S14(2S)S16
S18	0	S1(S)S3(S)S9
S19	0	S1(3S)S3(3S)S9
S20	5	S1 AND S3 AND S9
S21	4	S20 NOT PY>2000
S22	3	S21 NOT PD=20000712:20061031
S23	2	RD (unique items)

23/3,K/1 (Item 1 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0647818 BW0303

**Business Wire Recap**

November 20, 1996

Byline: Editors

...Connections to Employ RSA Encryption  
Technology (BW0004 07:00)  
(FORMMAKER-SOFTWARE) ATLANTA--National Fast 500 **Names**  
FormMaker To **List** of Fastest-Growing Technology Companies (BW1021  
07:00)  
(VIVUS)(VVUS) MENLO PARK, Calif.--VIVUS Receives...SIMPLEX) GARDNE  
R, Mass.--Simplex Appoints Kevin J. Dean  
Chief Financial Officer (BW1162 11:18)  
(CROSSCOMM)( **XCOM** ) MARLBOROUGH, Mass.--CrossComm chooses Olicom  
RapidFire ATM adapters for CrossLAN Exchange Intranet server access  
(BW1164...3D Graphics Demo in COMDEX Keynote  
(BW0189 15:05)  
(ESSEX)(ESS) PALO ALTO, Calif.--Essex **Files Shelf Registration**  
(BW0199 15:36)  
(FARMSTEAD-TELEPHONE)(FTG) EAST HARTFORD, Conn.--Farmstead  
Telephone Group announces separate trading...  
...crash (BW0201 15:46)  
(ETEC-SYSTEMS)(ETEC) HAYWARD, Calif.--Etec Systems, Inc.  
Announces Intention to **File Registration** Statement (BW0204 16:05)  
(BROADWAY-&-SEYMOUR)(BSIS) CHARLOTTE, N.C.--Broadway & Seymour  
completes sale of...

23/3,K/2 (Item 2 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0098270 BW265

**MIGENT SOFTWARE: Migent Software names new board member and executive vice president of sales and marketing**

July 26, 1988

Byline: Business Editors

...House Accountant, the  
Migent Pocket Modem and the Emerald Bay multi-user database management  
system.

**CONTACT :** Migent Software Inc., Incline Village  
Carole Hamilton, 702/832-3719  
**KEYWORD:** NEVADA

? show files;ds  
 File 267:Finance & Banking Newsletters 2006/Sep 01  
     (c) 2006 Dialog  
 File 268:Banking Info Source 1981-2006/Aug W4  
     (c) 2006 ProQuest Info&Learning  
 File 625:American Banker Publications 1981-2006/Sep 08  
     (c) 2006 American Banker  
 File 626:Bond Buyer Full Text 1981-2006/Sep 08  
     (c) 2006 Bond Buyer  
 File 608:KR/T Bus.News. 1992-2006/Sep 08  
     (c)2006 Knight Ridder/Tribune Bus News  
 File 13:BAMP 2006/Aug W4  
     (c) 2006 The Gale Group  
 File 56:Computer and Information Systems Abstracts 1966-2006/Aug  
     (c) 2006 CSA.

Set	Items	Description
S1	7555	MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOINT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -C2IT OR EMONEYMAIL OR XCOM
S2	417643	USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)() "FROM"
S3	29152	(ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAMILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES) (3N) - (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S4	2868254	SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETERMIN? OR WHETHER
S5	66955	RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6	665760	NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7	1514665	REGISTER??? OR SIGNUP OR SIGNON OR SIGN???() (UP OR ON) OR -SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR ENROLL???
S8	893	S2 (5N) S3
S9	7450	(USER OR USERS OR MEMBER OR MEMBERS) (2N) REGISTRY OR (REGISTERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAULT OR DEFAULTS OR (PAYMENT OR RECEIVING)() METHOD? ?) (3N) (DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10	6	(S4 (7N) S5) (10N) S9
S11	59	S5 (5N) S6 (5N) S7
S12	0	S1 (S) S8 (S) S10 (S) S11
S13	0	S1 (S) S3 (S) S9
S14	2	S1 (2S) S3 (2S) S9
S15	8	S1 AND S3 AND S9
S16	1	S15 NOT PY>2000

16/3,K/1 (Item 1 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2006 American Banker. All rts. reserv.

0118520

**At Harris, Key Element of Check Strategy Is People**

American Banker - May 20, 1991; Pg. 12A; Vol. 156, No. 97

WORD COUNT: 916

BYLINE:

By CAROL MCGINN

TEXT:

...midwestern money-center bank said: "We know that, if done correctly, we can make a ( **money transfer** ) for \$10. By contrast, if we make a mistake, that averages just under \$500." Cheap...

...s ECL, an electronic cash letter file is transmitted to the Federal Reserve Bank. The **file** bears the **name** of the person cashing the check, the amount, and other information in a microline, the...

...In turn, the Fed uses the file to electronically credit the sending financial institution's **account**.

Use of the **file** reduces the number of rejected items. Such a reduction provides a higher-quality check product...

Research  
DatabasesBasic  
SearchAdvanced  
SearchVisual  
SearchChoose  
Databases[New Search](#) | [Folder](#) | [Preferences](#) | [Help](#)[Return to the USPTO NPL Page](#)

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Find: (money transfer or payment enabler or western union or paypal or pay pal or eCash or dothan or dot bank or bill point or billpoint or email zap or direct pay or c2it or eMoneyMail or xcom) and (user or users or sender? or originator pay?r? or initiator come from or comes from or coming from) and ((addressor email or email or friend or friends or family or relatives or contactor contacts or name or names) and (book or books or database or databases or list or lists or file or files)) and (search??? or inquire??? or find??? or query??? or queries or check??? or research??? or look??? or compare or see or determin\*

Search

Clear



in Internet and Personal Computing Abstracts



No results were found.

You may want to try your search again after following one or more of these tips:

- Check the spelling of your search terms. Correct any misspellings and re-run the search.
- To broaden your search, use the Boolean operator OR. For example, type: Siamese OR cats.

See [hints](#) for suggestions.

Folder is empty.

[Refine Search](#)[Search History/Alerts](#)[Results](#)

Limit your results:		<a href="#">Limiters</a>   <a href="#">Expanders</a> <a href="#">Reset</a>	
Date Published	Jan <input type="checkbox"/> Yr: 1980 to Jul <input type="checkbox"/> Yr: 2000		
Peer Reviewed	<input type="checkbox"/>		
Publication			
Expand your search to:		<a href="#">Limiters</a>   <a href="#">Expanders</a> <a href="#">Reset</a>	
Also search for related words	<input type="checkbox"/>		
Automatically "And" search terms	<input type="checkbox"/>		
<a href="#">Search</a>			

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Web	News	Pictures	Video	Audio
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Advanced Search - Use the following filters to execute a more accurate search

First select a type of search

[Query language guide](#)☐ Search for - ☒ Boolean -

Create a boolean query using the operators AND, OR and NOT.

[see examples](#)

Use the following to include and exclude additional criteria

Language -

Find results written in  

Word Filters -

Must include <input type="button" value="v"/>	<input type="text" value=""/>	in the text <input type="button" value="v"/>
Must include <input type="button" value="v"/>	<input type="text" value=""/>	in the text <input type="button" value="v"/>
Must not include <input type="button" value="v"/>	<input type="text" value=""/>	in the text <input type="button" value="v"/>

[+ Add a filter](#)

Domain Filters - Filter results from specific domains (com, gov, dell.com, etc.)

Include results from

Exclude results from

Find results from a specific geographic region

Only find results from  

File format -

Only find results that are  

Date -

Only find results updated

☐ after

☒ before

Presentation -

Display   results per page

Offensive content filter -

Turn filter

alltheweb

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#### 1997talk1

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Rapport de Thèse Professionnelle. Transaction Processing. with. Java and Corba. Denis ARNAUD. Institut Eurécom. Juin 1998. Table of Contents. 1. Abstract. 1.1. Résumé. 2. Introduction. 3. Paradigm evolutions. 3.1. The three waves. 3.1.1. ... commercial viability of Database Management Systems (DBMS) in ... demonstrated technology submitted by member companies. The specifications ...

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Schwartz/T Christiansen(Rob Slade) Book Review: "The Internet Complete Reference", Harley Hahn (Rob Slade) TELECOM Digest is an electronic journal devoted mostly but not exclusively to telecommunications topics.

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#### The International Telegraph Union

The International Telegraph Union. Early Beginnings. Original Motivation. European nations wanting to use telegraphs for international communications ... Berlin Radiotelegraph Conference--29 member countries form the International ... Western Union holds virtual monopoly for long distance ... Database operating revenue. 1993. 1431.5 ...

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#### DRAFT

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Final MGS 602 Project. This Project is Prepared by : Lucas Kowal. Vishal Ranjane. Chatchai Phoemsapthawee. Introduction : There has been a revolution in occurrence and many Americans are unaware of it. ... time it takes exchange-member firms such as brokers ... powerful workstation technology, this database system maintains the limit ... of Easy Pay Money Transfer Service. Unlimited same day ...

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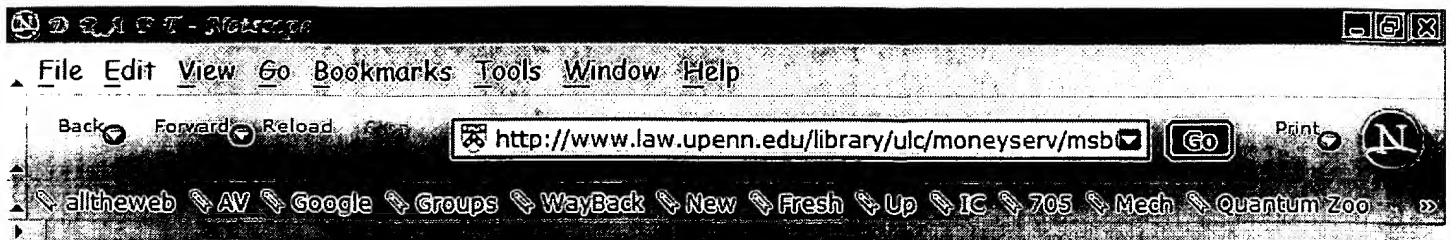
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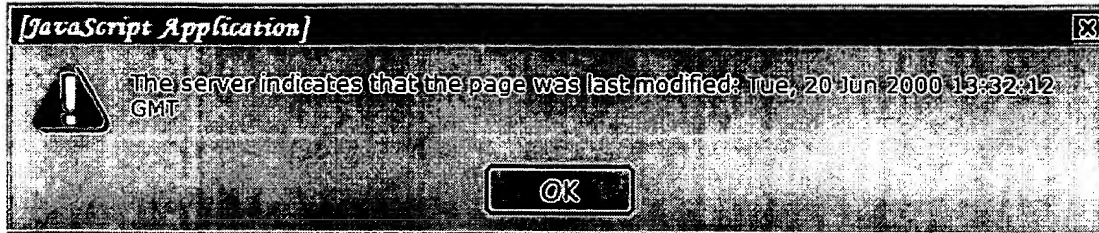
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## UNIFORM MONEY-SERVICES BUSINESS ACT



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NATIONAL CONFERENCE OF COMMISSIONERS  
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MEETING IN ITS ONE-HUNDRED-AND-NINTH YEAR  
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## **UNIFORM MONEY-SERVICES BUSINESS ACT**

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**UNIFORM MONEY-SERVICES BUSINESS ACT**

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## ARTICLE 10. MISCELLANEOUS PROVISIONS

#### 4. PRINCIPAL ISSUES IN THE DRAFT

As noted above, three principal issues have evolved over the course of the Drafting Committee's previous meetings: (1) the scope of the licensing provisions in the UMSBA; (2) the treatment of Internet payment mechanisms within the UMSBA; and (3) the categories of permissible investments available to money transmitters.

##### A. Scope of the Licensing Provisions in the UMSBA

The UMSBA currently has two separate licensing regimes. The first is for money transmitters (consisting of money transmitters, payment instrument sellers, and certain types of Internet payment services). The second is for check cashers and currency exchangers.

As stated above, the UMSBA is a state safety and soundness law that creates licensing provisions for various types of MSBs. Licensing is potentially a crucial element in money laundering prevention. Proper licensing mechanisms will help States to identify MSB operations that may be operated for illegitimate purposes and to prevent them from conducting business in their States. Additionally, licensing is one method whereby States could monitor the operations of these businesses on an ongoing basis. Licensing will ensure better compliance with existing laws, especially if obligations are accompanied by appropriate enforcement mechanisms.

The Drafting Committee is aware of the potential implementation problems that may be created by licensing requirements. State banking departments have frequently been the administrative body vested with MSB oversight. The Drafting Committee has attempted to keep regulatory burdens to a minimum and focused on the types of provisions that would bolster the state regulatory and enforcement mechanisms. There are, however, potential benefits to be gained from a uniform statute. Uniform law would simplify MSB compliance efforts with respect to transacting business in multiple jurisdictions. The diverse nature of state law makes compliance difficult for some MSBs. The UMSBA would also facilitate and enhance enforcement of existing money laundering and MSB provisions.

Because the UMSBA is a state licensing statute, which also has safety and soundness elements, the Drafting Committee has considered the extent to which all MSBs should (or should not) be subject to the same requirements with respect to safety and soundness of the business entries. Requirements related to capital adequacy, permissible investments, net worth and bonding are all tied to the safety and soundness of a business. The reason for the requirements is to prevent a business from becoming insolvent with customers having outstanding payment obligations (e.g., money orders that have not been redeemed).

The September 1998 Draft included a separate licensing regime for two distinct groups of MSBs. The first group was money transmitters, payment instrument sellers, and stored-value providers (these entities are still grouped together but are labeled as "money transmitters" more broadly for ease of definition). The second group was check cashers and currency exchangers. The Drafting Committee concluded that check cashers and currency exchangers did not pose the same type of safety and soundness concerns for state regulators as other types of MSBs because they did not accept funds from consumers for obligations that might remain unpaid. Rather, both check cashers and currency exchangers immediately provide customers with funds as part of their services. Thus, there is no risk that customers may lose their money (as with the purchase of a money order that might not be redeemed on a future date). Therefore, the Drafting Committee decided that check cashers and currency exchangers should be subject to different types of reporting and record keeping requirements and should be exempt from bond requirements.

Check cashers and currency exchangers were still included within the Act (albeit in a different manner) because (1) there was some indication that the activity of currency exchange itself was vulnerable to money laundering (as contrasted to check cashing); and (2) that the role of many check cashers and currency exchangers as authorized delegates of money transmitters meant that they were potential vehicles for money laundering with respect to money transmission and the sale of money orders and traveler's checks.

During the October 1998 Drafting Committee meeting, the Drafting Committee voted to further narrow the extent to which check cashers and currency exchangers were subject to licensing requirements. In the Third Draft, check cashers and currency exchangers were required to obtain a license ONLY IF they were not authorized delegates of money transmitters, payment instruments sellers,

or stored-value providers. Committee members observed that check cashers and currency exchangers who act as authorized delegates would already be identified (for law enforcement purposes) as part of the information supplied to the state regulator by the principal licensee. Additionally, the UMSBA permits the state regulator to take enforcement actions against both licensees and authorized delegates. Check cashers and currency exchangers are subject to anti-money laundering provisions of the Act if they are EITHER (1) authorized delegates or (2) licensed separately under the provisions for check cashers and currency exchangers.

The UMSBA also does not deal with issues such as consumer rate and fee regulation for check cashing. The scope of the Act as approved by Scope and Program pertains solely to safety and soundness as that relates to the prevention of money laundering. The Drafting Committee was not directed to address consumer issues. Nonetheless, the UMSBA is not meant to replace or supplant existing consumer protection laws relating to check cashing. Instead, **the UMSBA is meant to coexist with existing state consumer protection laws.** Additionally, the licensing provisions for check cashing are separable to the extent that States have existing laws that combine licensing provisions with consumer protection provisions. As noted above, the UMSBA requires only those check cashers that are not authorized delegates to become licensed. Relatively few check cashers offer check cashing exclusively without offering an ancillary service of money transmission on behalf of another licensed money transmitter. Thus, the majority of check cashers will be authorized delegates under the UMSBA and subject to certain enforcement measures rather than a full fledged licensing scheme.

The MTRA, which is the lead regulatory association that deals with MSBs, has also been developing, in cooperation with industry, a uniform renewal form for licensees. This form is meant to serve as a uniform document that licensees might file in multiple jurisdictions. The Drafting Committee has reviewed this form and has attempted to make the information requested pursuant to the UMSBA consistent with the proposed renewal form. Additionally, the current draft of the UMSBA offers the States some flexibility with respect to their regulatory and supervisory practices. For example, the requirements that a licensee file an annual renewal form have been bracketed. This is because some States examine a licensee annually rather than require the filing of an annual report. Other States by contrast, prefer to utilize annual reports in lieu of examinations. **States thus have a menu of options presented within the uniform framework of the UMSBA.** Similarly, States will retain discretion with respect to important issues such as licensing fees and bonding and net worth requirements.

## B. Treatment of Internet Payment Mechanisms

Subsequent to the first reading of the Act, the Drafting Committee focused on the treatment of new payment technologies within the framework of the UMSBA. The various types of payment mechanisms examined by the Drafting Committee are outlined below, followed by the decisions of the Committee within respect to their inclusion within the UMSBA.

The Seventh Draft has been revised to incorporate certain Internet payment mechanisms into the existing licensing framework. However, the UMSBA does not include new or different licensing regimes for such payment mechanisms. Thus, the proposals contained in the UMSBA are not complex and cumbersome. Rather, they are simple and meant to apply the existing licensing frameworks to new technologies. Existing definitions have been expanded **slightly** to take into account the fact that (1) Internet payment mechanisms and are in many respects the functional equivalent of traditional money transmission and (2) that the sale of stored value is in many respects analogous to the sale of traditional payment instruments such as money orders.

The main changes to the Act involve an expansion of our traditional concept of "money". With the advent of the Internet and new microchip technology it is possible to exchange value that is not "money" in the traditional sense. The UMSBA consequently provides a new definition of "monetary value". Like money, monetary value can be transmitted. Similarly issuers need not sell a physical tangible payment instrument in order to issue value to consumers. It is possible for consumers to purchase redeemable value that may only exist in a computerized format. Hence, the UMSBA contains definition of stored value that is distinct from the traditional payment instrument.

### (i) Stored value

Stored-value products are a recent innovation in payment systems technology. Stored-value products possess certain basic characteristics. According to the Federal Reserve, stored-value products share three attributes: "(1) [a] card or other device electronically stores or provides access to a specified amount of funds selected by the holder of the device and available for making payments to others; (2) the device is the only means of routine access to the funds; and (3) the issuer does not record the funds associated with the device as an account in the name of (or credited to) the holder."<sup>(22)</sup>

Stored-value cards are also known as "smart" cards, prepaid cards, or value-added cards. These cards record a balance on a computer chip that is debited at a point-of-sale terminal when a consumer or individual makes a purchase. Typically, a consumer will pay a bank or other provider money in exchange for a card that is loaded with value. The value can evidence the provider's promise (typically to pay money), or can evidence the promise of a trustworthy third party. The consumer uses the card rather than paper currency to purchase goods and services. Merchants who accept smart cards can typically transfer the value of accumulated credits to their bank accounts. A smart card is not typically used for transactions over the Internet, although this may be changing with the advent of new credit-card products that include a stored-value component. Several new services, however, provide for remote payments to be made by electronic currency that is stored on the hard drive of a person's computer.

The transfer of stored-value may provide an opportunity for money laundering. The amount of value that can be retained on a stored-value card will, of course, affect whether people will use these products for money laundering. If one can store a large amount of value on a card that is highly portable and transferable, this will increase the likelihood of money laundering. Stored value and electronic currency may give people the ability to move money globally without using banks as intermediaries. Theoretically, funds can be transferred to jurisdictions with less stringent money laundering laws via a stored-value instrument or over the computer. A smart card encoded with a large amount of electronic money can be slipped into a person's pocket and taken anywhere in the world.

Several States have begun to include stored value within their existing money transmission law. Connecticut, for example, has defined stored value as a form of "electronic payment instrument."<sup>(23)</sup> This term would also include electronic traveler's checks. West Virginia defines "currency transmission" or "money transmission" to include "the transmission of funds through the issuance and sale of stored-value cards which are intended for general acceptance and use in commercial or consumer transactions."<sup>(24)</sup> Other States, such as Texas, have included stored-value providers by interpretation. The Texas Banking Department has explained, for example, its rationale for requiring nonbank issuers of open system stored-value cards to obtain a license under the Texas Sale of Checks Act:

Stored-value cards issued by non-banks for use in "open" systems (i.e., to purchase goods and services offered by vendors other than the issuer of the card) will generally be subject to regulation under the Sale of Checks Act because the non-bank issuer is holding the funds of third parties. Consumers are relying on the non-bank issuer that the card will be honored when presented by the purchaser of goods and services at diverse locations.<sup>(25)</sup>

Oregon is the most recent State to include a provision for the regulation of stored value. Section 2 of the Sale of Checks Act includes a definition of electronic instrument which "means a card or other tangible object . . . for the storage of information, that is prefunded and for which the value is decrement upon each use."<sup>(26)</sup> The term excludes "a card or other tangible object that is redeemable by the issuer in the issuer's goods and services."<sup>(27)</sup>

## **(ii) E-money and Internet payment mechanisms**

New types of cyberpayments or Internet payment mechanisms have been referred to by regulators and commentators by a host of different names including electronic cash, digital cash, electronic currency, and Internet or on-line scrip ("E-money"). E-money refers to money or a money substitute that is transformed into information stored on a computer chip or a personal computer so that it can be transferred over information systems such as the Internet. Technology permits the transmission of electronic value over networks that link personal computers (PCs) and the storage of electronic cash on the hard drives of personal computers.

The first type is through use of a traditional payment mechanism such as Automated Clearing House ("ACH") or a credit card. The Internet serves as a mode of communication only. The second type of Internet payment mechanisms involves "E-money". One type of Internet-based E-money system has been described as a token or notational system. These computer-based systems involve a customer purchasing electronic tokens, which serve as cash substitutes for transactions over the Internet. With this type of system, "money" or "value" is purchased from an issuer (who may be a bank or a nonbank). The value is then stored in a digital form on a consumer's personal computer and the notational value is transferred over the Internet. The "coin" is merely a notational series of numbers or other symbols that are transmitted over the Internet to a merchant. The merchant must then redeem the "coin" with an issuer who will verify that the coin has not been spent previously. The issuer of the Internet E-money is obligated to redeem these payments when received from the merchant. Company A issues a certain type of E-money - Internet "cash" cards with unique personal identification numbers ("PINs"). These cash cards are purchased from vendors who are sales representatives. A consumer uses his PIN when transacting with a merchant on-line.

Commentators have noted that state money transmission statutes may, by implication, include or regulate Internet payment systems such as the notational systems described above. Others have suggested that in the future might be a source of prudential regulation for non-bank entities engaged in this activity. For example, the United States Consumer Electronic Payments Task Force has noted:

Many commentators have informed the Task Force that they were concerned that e-money issuers would become insolvent, and that consumers would not be informed of their rights in the event of such an insolvency \*\*\*\*

Other nonbank issuers may be subject to state regulatory oversight; however, the extent of this supervision is unclear. Clarification by state regulators and legislatures of the applicability of their laws to e-money could be beneficial.<sup>(28)</sup>

In addition to token or notational systems, there are also "account-based" E-money systems. Account-based systems involve a consumer purchasing "E-money" by debiting an existing bank account or using a credit card to buy "coins". The value is then stored on the issuer's records and the consumer might access the records. The merchant who accepts the E-money ultimately redeems the account-based E-money with a bank or credit card company.

### **(iii) Internet scrip**

Stored value cards, token or notational systems as well as account-based systems may all involve exchange of value that is not redeemable in money. The term "scrip" has been used to refer to value that may be exchanged over the Internet but which may not be redeemable for money. Scrip is more analogous to coupons or bonus points that can be exchanged by a consumer for goods or services but have no cash redemption value. Scrip can be used by merchants to sell access to value-added web pages on a per-access basis or a subscription basis. They can also use scrip to provide promotional incentives to users. Scrip can represent any form of currency, points in a frequent user program, access rights, etc.

At present, there are new micropayments systems being developed that allow customers to either earn reward points on line or to purchase points or "value" that is redeemable for goods and services rather than for money. One such example is Company B which issues its own gift "money." Company B issues what are essentially online gift certificates. A customer opens an account and purchases a certain amount of Company B's reward "dollars." Then, the person can send the dollars to anyone with an email address (along with a card). The recipient, upon receipt, opens an account and then can spend the gift "dollars" at any participating store that accepts the "dollars." What is not apparent from the website is whether Company B's "dollars" are redeemable in cash or merely in goods and services.

Another company, Company C, offers online points that are billed as web "currency." Company C's "points" are units that consumers may earn when visiting various websites, filling out surveys or engaging in other online activities for which merchants seek to reward consumers. The points accrue and are stored in an online "account" that a customer may access to redeem his or her "points" for various goods and services. The points are not redeemable for money, and the company states that it may discontinue the service at any point. Company C is offering an account-based payment system that issues non-redeemable points.

### **(iv) Internet funds transfer**

New payment services offered by banks and nonbanks will transfer money over the Internet. One such service, offered by Company D, will transfer money over the Internet to anyone who has an email address. Consumers who wish to send money via the Internet must first establish an online account with Company D. A consumer can fund his or her account with payments from a credit card, a debit from his bank account, or by sending in a money order or check. Company D holds the consumer's money until it receives a request to transfer the funds to a recipient. A transfer is effectuated by sending an email to the recipient. The recipient then has several options for receiving payment: creating from establishing his or her own online account with Company D, having the funds transferred to an existing bank account, or, if the customer has no bank account, receiving a check from Company D.

**(v) Gold/precious metals transfer and payment**

Somewhat similar to an Internet funds transfer system is a system whereby customers transfer precious metal via accounts on the Internet. For example, with Company E, rather than having an "account" with E-money denominated in U.S. dollars, a customer sets up an online account and buys gold, silver, platinum, or palladium. The customer then has "x" grams or troy ounces of the precious metal. One can only send money to or purchase items from an existing customer of Company E. The advantage, Company E claims, is the stability of precious metals relative to currency. Customers can utilize their precious metal accounts to buy goods and services, to receive payment from third parties, and to pay bills.

**(vi) Internet bill payment services**

Banks and nonbank have begun to offer Internet bill payment services. For a fee, electronic bill payment services pay certain bills for consumers, after receiving authorization from a consumer. The customer accesses the service via the Internet. Bill payments may subsequently be made for the consumer electronically. Typically, the service provider will use an automated clearinghouse (ACH) transfer to effectuate payment. However, if the designated payee does not accept electronic payment, the bill-payment service will print and mail a check on behalf of its customer. When a nonbank service is involved, the nonbank has no contractual relationship with the consumer's bank. Instead, the consumer's bank will transfer money to the bill-payment service company. The bill-payment service will, in turn, deposit the funds into its own bank account. The bill-payment service will then issue a payment instrument payable on its own account to the designated payee.

The Texas Department of Banking has required at least one bill-payment service to obtain a license under its Sale of Checks Act.<sup>(29)</sup> Texas made this decision based on the fact that the bill-payment service was holding the money of consumers in its own account and issuing payment instruments to merchants payable on the same account. The Texas Sale of Checks Act defines a check to include "an instrument for the transmission or payment of money, including a draft, traveler's check, or money order. The term also includes an instrument for the transmission or payment of money in which the purchaser or remitter of the instrument appoints or purports to appoint the seller as its agent for the receipt, transmission, or handling of money, regardless of who signs the instrument."<sup>(30)</sup> Texas is currently assessing the situation with several other Internet bill-payment services. California has also required an Internet bill-payment service to obtain a license under its relevant statute.<sup>(31)</sup> By implication, Internet bill-payment services may already be included within various sale of payment instruments or money transmission statutes.

**(vii) Previous treatment of stored value**

At the October 1998 meeting, the Drafting Committee affirmed its decision to include stored-value products and stored-value providers within the scope of the Act. Drafting Committee members saw the use of stored value as a means of payment as similar to money transmission. Therefore, to the extent possible, the Drafting Committee recommended including stored value within existing definitions of payment instruments. The Committee made the following decisions with respect to stored value:

- stored value was defined as a form of electronic payment instrument, and thus, the sale of a stored-value instrument would constitute the sale of a payment instrument for purposes of UMSBA;
- stored-value issuers, sellers, and redeemers were treated as payment instrument sellers; payment instrument sellers, in turn, were subsumed under the definition of money transmitters, thereby triggering the Article 2 licensing provisions of the UMSBA.
- closed-end stored-value instruments, such as phone cards or metro cards, were excluded from the definition of stored-value instrument<sup>(32)</sup>; and
- stored-value issuers that were subject to supervision and oversight by a federal or state banking agency also would be exempt from the licensing provisions of the Act.